

**AMENDMENTS TO THE CLAIMS:**

1. – 70. (Cancelled)

71. (Currently Amended) A method for facilitating consumer savings, comprising the computer-assisted steps of:

determining with a computer that a consumer-initiated transaction is a covered transaction pursuant to a savings agreement with the consumer for depositing under which specified funds, wherein:

covered transactions pursuant to the agreement are determined according to at least one of the time at which a transaction occurs and the transaction amount,

the specified funds comprise a deposit amount that the consumer has agreed to deposit based on the savings agreement and the consumer-initiated transaction, and

the specified funds will be directed on the consumer's behalf to a specified savings vehicle at a financial institution, covered transactions pursuant to the agreement being determined according to at least one of the time at which a transaction occurs and the transaction amount; and

automatically directing with a computer the specified funds on the consumer's behalf to the specified savings vehicle at the financial institution pursuant to the savings agreement.

72. (Original) The method of claim 71, comprising determining in a computer whether a credit card number appears in a data structure that identifies credit cards which are subject to savings agreements.

73. (Original) The method of claim 71, comprising determining in a computer whether a smart card number appears in a data structure that identifies smart cards which are subject to savings agreements.

74. (Original) The method of claim 71, comprising calculating in a computer a percentage of the consumer-initiated transaction.

75. (Original) The method of claim 71, comprising calculating in a computer a service charge to be paid to at least one financial institution.

76. (New) The method of claim 71, comprising determining in a computer whether a debit card number appears in a data structure that identifies debits cards which are subject to savings agreements.

77. (New) The method of claim 71, wherein the consumer-initiated transaction comprises debiting a debit card.

78. (New) The method of claim 71, wherein the consumer-initiated transaction comprises charging a credit card.

79. (New) The method of claim 71, wherein the deposit amount is a predetermined monetary amount.

80. (New) The method of claim 71, wherein the deposit amount is a non-predetermined monetary amount.

81. (New) The method of claim 71, wherein the deposit amount is a monetary amount based on a predetermined percentage of the consumer-initiated transaction.

82. (New) The method of claim 71, wherein the deposit amount is reduced by a service charge.